

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

<i>In re</i> Application of:	)	
	)	
TAYLOR, James W. <i>et al.</i>	)	Examiner: APPLE, Kirsten
	)	
Appln. No.: 09/872,447	)	Group Art Unit: 3693
	)	
Filed: June 1, 2001	)	Confirmation No. 2082
	)	
For: SYSTEM AND METHOD	)	
FOR OFFERING A	)	
FINANCIAL PRODUCT	)	

**RESPONSE UNDER 37 C.F.R. § 1.113**

**MAIL STOP AFTER FINAL**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

**I. INTRODUCTION**

In response to the Office Action mailed December 13, 2006 (the “Office Action”), Applicants hereby offer the following response. A brief index of the present communication follows.

- Listing of the Claims begin on page 2 of this paper.
- Remarks/Arguments begin on page 13 of this paper.